



Bank of The James

Fee Schedule

Service	Fees	Consumer Accounts	Fees
Account Closed Within 90 days		Minor Savings	
Fee paid in cash at time of transaction.....	\$ 12.00	Above six (6) withdrawals within statement cycle (per item).....	\$ 5.00
ACH - same day - per transaction fee	\$ 4.50	Statement Savings	
Recurring ACH transfer	\$ 3.00	Service fee if balance falls below \$100 within statement cycle.....	\$ 6.00
ATM/Debit Card		Above six (6) withdrawals within statement cycle (per item).....	\$ 5.00
Non-Customer use of Bank of the James ATM.....	Fee Varies	Peaks Savings	
Non-Customer use for balance inquiries.....	\$ 3.00	Service fee if balance falls below \$500 within statement cycle.....	\$ 12.00
Replacement card fee.....	\$ 8.00	Above six (6) withdrawals within statement cycle (per item).....	\$ 5.00
<i>You may incur additional fees if using a non-BOTJ ATM</i>		Health Savings Account	
Cashier's Checks		Monthly service fee.....	\$ 3.00
Customer Checks.....	\$ 10.00	Community & Blue Ridge Money Market	
Non-Customer checks (certain restrictions apply)	\$ 25.00	Service fee if balance falls below \$2,500 within statement cycle	\$ 15.00
James River or 50 Plus Customer.....	FREE	Above six (6) transactions within statement cycle (per item).....	\$ 15.00
Cashing non-customer check (government issued).....	\$ 5.00	Jefferson Checking	
Christmas Club Early Withdrawal (per transaction).....	\$ 7.50	Avoid fee by maintaining daily collected balance of	
Christmas Club Check issued at end of term	\$ 5.00	\$100 within a statement cycle; or receive e-statements;	
Deposit Zipper Bag.....	\$ 5.00	or receive direct deposit.....	\$ 3.00
Foreign Currency Exchange/Purchase.....	Fee Varies	Interest Checking	
Night Depository Lock Bag.....	\$ 35.00	Service fee if daily collected balance within a	
Overdraft per Check or Draft.....	\$ 35.00	statement cycle falls below \$750 or \$1,500 in a combination	
Replace Lost Cashier's Checks.....	\$ 25.00	of deposit accounts linked by same ownership.....	\$ 15.00
Research (per hour).....	\$ 25.00	50 PLUS Checking	
Returned Deposit (Or Cashed) Item.....	\$ 6.00	Service charge if average daily collected balance within a	
Returned Check Accepted for Loan Payment.....	\$ 35.00	statement cycle falls below \$500 or \$1,000 in a	
Safe Deposit Boxes		combination of deposit accounts linked by same ownership.....	\$ 18.00
<i>Sizes and prices vary. Check branch</i>		James River Checking	
<i>location for availability and prices.</i>		Service fee if daily collected balance within a	
Safe Deposit Box – lost key (1).....	\$ 75.00	statement cycle falls below \$1,000 or \$10,000 in a	
Safe Deposit Box – both keys lost	\$ 150.00	combination of deposit accounts linked by same ownership.....	\$ 22.00
Starter Checks (per page of four).....	\$ 5.00	Business Accounts	
Stop Payment on Check or ACH	\$ 35.00	Business Economy Checking	
Statement Reconciliation		Service fee if average daily collected balance within a statement	
Statement Reproduction (per statement, mail)	\$ 5.00	cycle falls below \$100	\$ 12.00
Statement Reproduction (per statement, in person)	\$ 3.00	Above 15 paper withdrawals within statement cycle (per item).....	\$ 0.30
Statement Reproduction with images (per statement, mail)	\$ 10.00	Business Advantage Checking	
Transfers		Service charge if average daily collected balance within a statement	
Incoming Wires.....	\$ 15.00	cycle falls below \$500 or \$25,000 in a combination of	
Outgoing Domestic Wire Transfer.....	\$ 28.00	deposit accounts linked together by the same ownership.....	\$ 16.00
Outgoing Foreign Wire Transfer.....	\$ 60.00	Charge per item over 150 deposited items per statement cycle.....	\$ 0.30
Drawdown request wire transfer	\$ 35.00	Business Interest Checking	
Overdraft Transfer Fee	\$ 5.00	Service fee if average daily collected balance falls below	
Traveler's Checks (per \$100).....	\$ 1.50	\$500 or combined daily collected balances fall below	
Miscellaneous		\$25,000 in combination of deposit accounts linked together	
Copy/fax fees Over 5 pages05/page	by the same ownership	\$ 22.00
Notary Service (certain restrictions apply)		Charge per item over 150 deposited items.....	\$ 0.30
For bank customers	FREE	Business Checking (Analysis Account)	
For non bank customers.....	\$ 5.00	Monthly maintenance fee.....	\$ 16.00
Legal process fee	\$ 125.00	Per check or debit item paid.....	\$ 0.16
		Per deposit.....	\$ 0.22
		Per deposited or credited item.....	\$ 0.10



Effective 9/1/2017